

Information to identify the case:

Debtor 1	<u>Anthony DePante</u>	Social Security number or ITIN	xxx-xx-2303
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-24835-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Anthony DePante

6/17/20

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Anthony DePante
 Debtor

Case No. 19-24835-JAD
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 21

Date Rcvd: Jun 17, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 19, 2020.

db +Anthony DePante, 624 Cascade Rd, Pittsburgh, PA 15221-4604
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
 Pittsburgh, PA 15233-1828
 15173299 ++CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099
 (address filed with court: Continental Finance Company, Attn: Bankruptcy, PO Box 8099,
 Newark, DE 19714)
 15173297 +Chrysler Capitol, PO Box 660647, Dallas, TX 75266-0647
 15173303 +Fortiva, Attn: Bankruptcy, PO Box 105555, Atlanta, GA 30348-5555
 15173306 +People's Natural Gas, Bankruptcy Division, 375 North Shore Dr, Pittsburgh, PA 15212-5866
 15173309 +Synch/litt, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr +EDI: BRCCRAWFORD.COM Jun 18 2020 07:43:00 Rosemary C. Crawford, Crawford McDonald, LLC.,
 P.O. Box 355, Allison Park, PA 15101-0355

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 18 2020 04:47:12 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

cr +E-mail/Text: kburkley@bernsteinlaw.com Jun 18 2020 04:48:53 Duquesne Light Company,
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower,
 Pittsburgh, PA 15219-1945

cr +EDI: PRA.COM Jun 18 2020 07:43:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021

15173298 +EDI: CITICORP.COM Jun 18 2020 07:43:00 Citibank/Goodyear, Citibank Corp,
 Centralized Bankruptcy, PO Box 790034, Saint Louis, MO 63179-0034

15173300 +E-mail/PDF: creditonebknofications@resurgent.com Jun 18 2020 04:52:25 Credit One Bank,
 Attn: Bankruptcy Department, PO Box 98873, Las Vegas, NV 89193-8873

15173301 +EDI: AMINFOFP.COM Jun 18 2020 07:43:00 First Premier Bank, PO Box 5524,
 Attn: Bankruptcy, Sioux Falls, SD 57117-5524

15173304 +E-mail/Text: electronicbkydocs@nelnet.net Jun 18 2020 04:47:41 Nelnet Loans,
 Attn: Bankruptcy Claims, PO Box 82505, Lincoln, NE 68501-2505

15173307 +EDI: RMSC.COM Jun 18 2020 07:43:00 Synch/levin-wolf Fur, Synch/Levin Furniture,
 Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060

15173901 +EDI: RMSC.COM Jun 18 2020 07:43:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021

15173310 +EDI: RMSC.COM Jun 18 2020 07:43:00 Synchrony Bank/Care credit, PO Box 965060,
 Attn: Bankruptcy, Orlando, FL 32896-5060

15173313 +EDI: RMSC.COM Jun 18 2020 07:43:00 Synchrony Bank/JC Penneys, Attn: Bankruptcy,
 PO Box 956060, Orlando, FL 32896-0001

15173314 +E-mail/Text: BankruptcyNotice@upmc.edu Jun 18 2020 04:48:32 UPMC, 2 Hot Metal Street,
 Pittsburgh, PA 15203-2348

15173315 EDI: WFFC.COM Jun 18 2020 07:43:00 Wells Fargo Home Mortgage, PO Box 14411,
 Des Moines, IA 50306-3411

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr MASTR Asset Backed Securities Trust 2005-WF1, U.S.
 cr U.S. Bank National Association, as Trustee for MAS
 aty* +Rosemary C. Crawford, Crawford McDonald, LLC., P.O. Box 355, Allison Park, PA 15101-0355
 15173302* +First Premier Bank, PO Box 5524, Attn: Bankruptcy, Sioux Falls, SD 57117-5524
 15173305* +Nelnet Loans, Attn: Bankruptcy Claims, PO Box 82505, Lincoln, NE 68501-2505
 15173308* +Synch/levin-wolf Fur, Synch/Levin Furniture, Attn: Bankruptcy, PO Box 965060,
 Orlando, FL 32896-5060
 15173311* +Synchrony Bank/Care credit, PO Box 965060, Attn: Bankruptcy, Orlando, FL 32896-5060
 15173312* +Synchrony Bank/Care credit, PO Box 965060, Attn: Bankruptcy, Orlando, FL 32896-5060

TOTALS: 2, * 6, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0315-2

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 21

Date Rcvd: Jun 17, 2020

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 19, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 17, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor MASTR Asset Backed Securities Trust 2005-WF1, U.S. Bank National Association, as Trustee bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor U.S. Bank National Association, as Trustee for MASTR Asset Backed Securities Trust 2005-WF1 bkgroup@kmlawgroup.com
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com, jbluemle@bernsteinlaw.com
Matthew S Feinman on behalf of Debtor Anthony DePante matt@feinmanlawpa.com, office@feinmanlawpa.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Rosemary C. Crawford on behalf of Trustee Rosemary C. Crawford crawfordmcdonald@aol.com, PA68@ecfcbis.com
Rosemary C. Crawford crawfordmcdonald@aol.com, PA68@ecfcbis.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com, srk@sjwpgh.com; PNGbankruptcy@peoples-gas.com

TOTAL: 8